



Order Filed on November 12, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Jenee K. Ciccarelli, Esq. JC/0693  
Ciccarelli Law, PC  
47 Park Ave., Suite 304  
West Orange, New Jersey 07052  
Phone 973-737-9060  
Fax 973-619-0023  
info@jc-lawpc.com  
Attorney for Debtor

In Re:

Kelly M. Poesl,

Debtor.

**Chapter 13**

Case No.: 19-25759

Honorable Stacey L. Meisel

November 10, 2021  
Hearing Date: ~~October 13, 2021~~

**ORDER STRIPPING OFF THE LIEN OF SECURED CREDITOR, THE BANK OF  
NEW YORK MELLON C/O SPECIALIZED LOAN SERVICING AND MODIFYING  
ITS RIGHT AS UNSECURED**

The relief set forth of the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 12, 2021**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**Page 2**

Debtor: Kelly M. Poesl

Case No. 19-25759

Caption: ORDER STRIPPING OFF THE LIEN OF SECURED CREDITOR, CITIBANK, NA  
AND MODIFYING ITS RIGHT AS UNSECURED

---

**THIS MATTER** having come before the Court upon Debtor's Application for an Order to Strip the Lien of The Bank of New York Mellon c/o Specialized Loan Servicing and Modify its Right as Unsecured and the Court having examined the evidence presented, and for good cause shown,

**ORDERED** that the lien held by The Bank of New York Mellon c/o Specialized Loan Servicing shall be treated as an unsecured claim pursuant to U.S.C. § 506(a) and 11 U.S.C. § 1322(b)(2). The total claim amount of approximately \$383,126.89 shall be paid in the same manner and percentage as all other unsecured creditors; and it is further

**ORDERED** that upon completion of Debtor's plan, the second mortgage held by The Bank of New York Mellon c/o Specialized Loan Servicing shall be deemed cancelled, discharged and of no effect; and it is further

**ORDERED** that upon completion of Debtor's plan payments, the lien creditor shall immediately take all steps necessary and appropriate to release, cancel and/or discharge the recorded mortgage in the land records of this State; and it is further

**ORDERED** that in the event the lienholder fails to take all necessary steps to release, cancel and/or discharge the mortgage recorded in the land records of this State, then in that event the mortgage held by The Bank of New York Mellon c/o Specialized Loan Servicing shall be deemed paid and satisfied through the Debtor's Chapter 13 proceeding and the County Recording Office is hereby authorized to cancel this mortgage.